



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

OCTOBER 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

10/1/2002 THRU 10/31/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	5	0	0	3	1,070
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	10	0	0	3	2,577
Total	15	0	2	6	3,647
%	88.2%	0.0%	11.8%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	2	0	4	2	892,925
2	1	0	0	1	190,307
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	1	0	0
6	2	0	0	2	127,754
Total	5	0	5	5	1,210,986
%	50.0%	0.0%	50.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	138	0	3	51	22,347
2	334	1	27	100	34,190
3	261	0	20	90	124,926
4	112	0	0	50	52,830
5	94	1	11	49	13,944
6	113	0	2	49	7,706
Total	1,052	2	63	389	255,943
%	94.2%	0.2%	5.6%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	156,616
2	3	0	0	3	1,007,005
3	1	0	1	1	125,761
4	0	0	2	0	0
5	1	0	0	1	252,051
6	2	0	0	2	197,411
Total	8	0	3	8	1,738,844
%	72.7%	0.0%	27.3%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	8	0	1	2	269,734
2	31	0	19	7	1,259,484
3	3	0	5	2	330,164
4	3	0	1	1	202,006
5	6	0	1	4	512,114
6	3	0	2	2	449,059
Total	54	0	29	18	3,022,561
%	65.1%	0.0%	34.9%		

SUMMARY OF DELEGATED ACTIONS

10/1/2002 THRU 10/31/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	1	4,399,194	0	0
5	0	0	0	0
6	0	0	2	186
Total	1	4,399,194	2	186

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

SUMMARY OF DELEGATED ACTIONS

10/1/2002 THRU 10/31/2002

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	1	83,241	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	1	83,241	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	36	0	2	6
2	12	0	0	5
3	84	0	11	11
4	14	0	0	8
5	6	0	1	5
6	5	0	0	4
Total	157	0	14	39

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	2	2	0	1	1	664,956	395,699
2	3	2	1	2	1	997,455	1,563,564
3	2	0	2	0	2	0	6,369,165
4	5	1	4	2	3	6,018,113	24,088,348
5	4	3	1	2	2	21,446,446	7,729,915
6	5	1	4	4	1	21,116,001	16,151,593
Total	21	9	12	11	10	50,242,971	56,298,284

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24680	3	LEXLINC COMMUNITY DEVELOP FAYETTE, KY	10/3/2002	83,241

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
20013	1	BROCKPORT BROCKPORT, NY	Associational	\$3,101,273.00	3,927	647

FIELD OF MEMBERSHIP: Voting members of the Brockport Chapter Union of University Professions in Brockport, NY, who qualify for membership in accordance with its charter and bylaws in effect on April 1, 2002

4735	1	BETHPAGE BETHPAGE, NY	Associational	\$1,338,699,472.00	226,371	750
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FIELD OF MEMBERSHIP: Voting members of the Police Emerald Society, Nassau County, Inc. in Bellmore, NY, who qualify for membership in accordance with its charter and bylaws in effect on September, 1999

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

18022	1	FINGER LAKES GENEVA, NY	Occupational	\$49,671,618.00	20,000	1,037
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FIELD OF MEMBERSHIP: Students attending South Seneca Central School in Ovid or Interlaken, NY.

17587	1	USALLIANCE RYE., NY	Occupational	\$518,821,910.00	100,000	1,500
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FIELD OF MEMBERSHIP: Employees, doctors, and medical staff of the White Plains Hospital Center who work in or are paid from White Plains,

13037	1	ESM-NS EAST SYRACUSE, NY	Associational	\$38,392,746.00	10,100	1,657
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FIELD OF MEMBERSHIP: Employees and members of St. Matthew Roman Catholic Church and School in East Syracuse, NY

8512	1	A C M G SOLVAY, NY	Associational	\$34,812,976.00	14,000	1,800
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FIELD OF MEMBERSHIP: Students of the Solvay Union Free School District in Solvay, NY.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

10684	1	HAMBURG CENTRAL HAMBURG, NY	Associational	\$21,200,528.00	4,700	3,421
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FIELD OF MEMBERSHIP: Members of the Hilbert College Alumni Association in Hamburg, New York who qualify for membership in accordance with its charter/bylaws dated April 9, 2002;

3830	1	MASS. INSTITUTE OF TECH. FCU CAMBRIDGE , MA	Occupational	\$127,484,124.00	25,000	4,300
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FIELD OF MEMBERSHIP: Undergraduate students attending Massachusetts Institute of Technology in Cambridge, Massachusetts;

Community Expansion

13814	1	ACUSHNET ACUSHNET, MA	Community	\$11,183,045.00	20,000	141,962
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of New Bedford or the towns of Acushnet, Freetown, Lakeville, Rochester, or Fairhaven, Massachusetts;

24557	1	WEBSTER FIRST WEBSTER, MA	Community	\$369,872,306.00	84,000	750,963
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Worcester County, Massachusetts;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Community Conversion

8367	1	GARDINER GARDINER, ME	Community	\$11,876,387.00	8,000	156,616
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Lincoln County, Maine; Kennebec County, Maine; the Town of Palermo, Maine (in Waldo County); or the Town of Richmond, Maine (in Sagadahoc County);

Underserved

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	2,278
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the Town of Green Island, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	5,019
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Mechanicville, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	7,761
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Rensselaer, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	10,207
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Watervliet, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	15,541
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Cohoes, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	49,170
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Troy, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

5546	1	ADIRONDACK REGIONAL TUPPER LAKE, NY	Underserved area	\$27,239,672.00	18,535	84,100
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in and business and other legal entities located in a portion of St. Lawrence County, New York that includes the Townships of Brasher, Canton Clare, Clifton, Colton, DeKalb, DePeyster, Edwards, Fine, Fowler, Gouverneur, Hammond, Hermon, Hopkinton, Lawrence, Macomb, Massena, Morristown, Norfolk, Parishville, Piercefield, Pierrepont, Pitcairn, Potsdam, Rossie, Russell, and Stockholm, New York, a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

51	1	STATE EMPLOYEES ALBANY, NY	Underserved area	\$921,101,125.00	260,585	95,658
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school, and businesses and other legal entities located in the City of Albany, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

Single Common Bond Expansion

6665	2	FINANCIAL RESOURCES BRIDGEWATER, NJ	Occupational	\$285,827,874.00	70,000	675
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FIELD OF MEMBERSHIP: Employees of Johnson & Johnson Sales and Logistics Company, a wholly-owned subsidiary of Johnson & Johnson, who work or are headquartered from Skillman, NJ.

Multiple Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$4,861,306,385.00	1,150,000	500
FIELD OF MEMBERSHIP: Employees of CRAssociates, Inc. who work or are headquartered in Newington, VA.						
227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$4,861,306,385.00	1,150,000	580
FIELD OF MEMBERSHIP: Employees of National Techno,logies Associates, Inc. who work or are headquartered in Alexandria, VA.						
16706	2	N A E CHESAPEAKE, VA	Associational	\$87,051,229.00	13,000	600
FIELD OF MEMBERSHIP: Dues-paying mbrs of the Greenbrier Primary School PTA in Chesapeake, VA, who qualify for mbrship...						
624	2	UNITED STATES SENATE ALEXANDRIA, VA	Occupational	\$270,261,999.00	73,003	650
FIELD OF MEMBERSHIP: Emps of Arent Fox Kintner Plotkin & Kahn, PPLC, wwi Washington, DC;						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

21244	2	LOCAL 102 PARSIPPANY, NJ	Associational	\$55,981,951.00	31,000	759
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FIELD OF MEMBERSHIP: Regular members of the United Brotherhood of Carpenters and Joiners of America, Local Union 1342, in Bloomfield, NJ, who qualify for membership in accordance with its charter and bylaws in effect as of September 2002 and a corp acct

6694	2	MEMBERS 1ST MECHANICSBURG, PA	Associational	\$764,460,659.00	123,131	897
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FIELD OF MEMBERSHIP: Mbrs of the Mechanicsburg Presbyterian Church in Mechanicsburg, PA, who qualify for mbrshp..

227	2	PENTAGON ALEXANDRIA, VA	Associational	\$4,861,306,385.00	1,150,000	958
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FIELD OF MEMBERSHIP: Members of the Alamo Chapter Association of the U. S. Army in San Antonio, TX, who qualify for membership in accordance with its charter and bylaws in effect as of October 2002

7573	2	ARLINGTON VIRGINIA ARLINGTON, VA	Occupational	\$99,869,429.00	37,000	1,000
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FIELD OF MEMBERSHIP: Emps and volunteers of Archstone-Smith Communities wwi or are supervised from the corporate or regional locations named: McLean, Arlington, or Falls Church, VA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

227	2	PENTAGON ALEXANDRIA, VA	Occupational	\$4,861,306,385.00	1,150,000	1,007
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FIELD OF MEMBERSHIP: Employees of Stanley Associates, Inc., and GCI Information Services, Inc., its wholly owned subsidiary, who work or are headquartered from Alexandria, VA.

16408	2	COMSTAR CLARKSBURG, MD	Occupational	\$134,085,084.00	40,000	1,400
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FIELD OF MEMBERSHIP: Employees of SAIC-Frederick who work in Frederick, MD.

22637	2	SB1 PHILADELPHIA, PA	Occupational	\$285,925,219.00	160,914	2,000
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FIELD OF MEMBERSHIP: Lippincott Williams & Wilkins and its following subsidiaries who work in or are paid from Philadelphia, PA: Facts and Comparisons, St. Louis, MO; Facts and Comparisons, Indianapolis, IN; Ovid Technologies, New York, NY; Ovid Technologies, Sandy, UT; Ovid Technologies, Norwood, MA.

6160	2	SUN EAST ASTON, PA	Associational	\$247,685,536.00	87,152	2,000
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FIELD OF MEMBERSHIP: Employees and members of Immaculate Conception of Lourdes Church in Marcus Hook, PA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

8797	2	WRIGHT PATMAN CONGRESSIONAL WASHINGTON, DC	Associational	\$365,822,411.00	55,000	2,307
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FIELD OF MEMBERSHIP: Members and employees of the American Society of Extra-corporeal Technology, Inc. in Herndon, VA, who qualify for membership in accordance with its charter and bylaws in effect as of October 2002

Community Expansion

479	2	PARKVIEW COMMUNITY MCKEESPORT, PA	Community	\$22,814,055.00	8,700	190,307
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FIELD OF MEMBERSHIP: 1. Persons who live, work, worship, or go to school in, and businesses and other legal entities in Braddock, Chalfant, Churchill, Clairton, Dravosburg, Duquesne, East McKeesport, East Pittsburgh, Edgewood, Elizabeth Borough, Elizabeth Township, Forest Hills, Forward Township, Glassport, Jefferson Hills, Liberty, Lincoln, McKeesport, North Versailles, Pitcairn, Pleasant Hills, Port Vue, Rankin, South Versailles, Swissvale, Turtle Creek, Versailles, Wall, West Elizabeth, West Mifflin, White Oak, Wilkins Township, and Wilmerding, in Allegheny County, Pennsylvania; converted to community charter 10/28/02

2. Regular members of Steamfitters Local 449, in Pittsburgh, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of March 1986; employees of the above Local 449; (retained under emergency merger provisions)

Community Conversion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

14347	2	BEDCO HOSPITAL EVERETT, PA	Community	\$1,541,622.00	2,000	49,984
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bedford County,

15532	2	PAGODA READING, PA	Community	\$14,736,765.00	6,000	373,638
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Berks County, PA.

62	2	FIRST CLASS ALLENTOWN, PA	Community	\$20,152,997.00	10,100	583,383
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FIELD OF MEMBERSHIP: Lehigh & Northampton Counties

Underserved

4120	2	RELIANCE KING OF PRUSSIA, PA	Underserved area	\$26,192,100.00	15,000	1,016
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the portion of West Norriton, East Norriton, and Norristown Boroughs in Montgomery County, Pennsylvania, bounded by West Germantown Pike to New Stanbridge Street to Norris City Avenue to Swede Road to Markley Street to Johnson Highway to Chain Street to Harding Boulevard to Poplar Street to Harding Boulevard to Sterigere Street to North Whitehall Road to West Germantown Pike.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA		\$38,553,493.00	10,903	1,108
FIELD OF MEMBERSHIP: Shickshinny Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	1,173
FIELD OF MEMBERSHIP: Plymouth Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	1,509
FIELD OF MEMBERSHIP: Conyngham Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	1,700
FIELD OF MEMBERSHIP: Sugar Notch/Warrior Run Boroughs						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	1,945
FIELD OF MEMBERSHIP: Courtland Bgh/Pringle Bgh						

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5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	2,169
FIELD OF MEMBERSHIP: Dennison Twp/Penn Lake Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	2,655
FIELD OF MEMBERSHIP: Ross Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	2,746
FIELD OF MEMBERSHIP: Harveys Lake Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	2,936
FIELD OF MEMBERSHIP: Pittston Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	2,984
FIELD OF MEMBERSHIP: Dupont Borough						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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4120	2	RELIANCE KING OF PRUSSIA, PA	Underserved area	\$26,192,100.00	15,000	3,155
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the portion of Conshohocken, Pennsylvania, bounded by Colwell Road to West 4th Avenue to Maple Street to West 6th Avenue to Spring Mill Avenue to Apple Street to Righter Street to the Schuylkill River to Colwell Road.

5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,206
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FIELD OF MEMBERSHIP: Luzerne Borough

5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,291
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FIELD OF MEMBERSHIP: Ashley Borough

5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,344
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FIELD OF MEMBERSHIP: Fairmont Twp.

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5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,450
FIELD OF MEMBERSHIP: Foster Twp						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,572
FIELD OF MEMBERSHIP: Wilkes Barre Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,921
FIELD OF MEMBERSHIP: NescopeckTwp/Hollenback Twp						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	3,981
FIELD OF MEMBERSHIP: Freeland Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	4,136
FIELD OF MEMBERSHIP: West Hazleton Borough						

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5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	4,595
FIELD OF MEMBERSHIP: Newport Twp.						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	5,399
FIELD OF MEMBERSHIP: Edwardsville Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	5,630
FIELD OF MEMBERSHIP: Swoyersville Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	5,691
FIELD OF MEMBERSHIP: Exeter Borough						
5867	2	WILKES BARRE VA EMPLOYEES WILKES BARRE, PA	Underserved area	\$38,553,493.00	10,903	7,134
FIELD OF MEMBERSHIP: Plymouth Borough						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

4120	2	RELIANCE KING OF PRUSSIA, PA	Underserved area	\$26,192,100.00	15,000	11,462
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the portion of Norristown Borough in Montgomery County, Pennsylvania, bounded by West Fornance Street to East Fornance Street to Arch Street to East Moore Street to Sandy Street to Sandy Hill Road to New Hope Street to the Schuylkill River to Jackson Street to West Main Street to Stony Creek to Markley Street to West Fornance Street.

1282	2	RICHMOND TEACHERS RICHMOND, VA	Underserved area	\$9,993,666.00	5,000	11,675
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in the area bounded by I-95 Maury Street ramp west to Deepwater Terminal Road to Gordon Avenue to East 11th Street to Ingram Avenue to East 18th Street to Joplin Avenue to Harwood Street to Rt. 301 to Maury Street to East 29th Street to Stockton Street to Broad Rock Road to SCL Railroad tracks to Midlothian Turnpike to West Roanoke Street to Woodfolk Street to West 22nd Street to Stonewall Avenue to West 24th Street to James River to I-95

12765	2	FIRST COMMONWEALTH LEHIGH VALLEY, PA	Underserved area	\$313,550,668.00	70,101	12,584
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area in Easton, PA, as identified by Census Tracts 000143, 000144, 000145, and 000146.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

9183	2	AL GAR CUMBERLAND, MD	Underserved area	\$27,760,820.00	4,500	30,907
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tracts 010100, 010200, 010300, 010400, 010500, 010600, 010700 in Mineral County and Tract 968400 in Hampshire County, WV

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

619	2	LAFAYETTE KENSINGTON, MD	Underserved area	\$237,130,507.00	45,000	479,145
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portion of Washington, DC identified by the following geographic boundaries: underserved addition 10/17/02

1990 Census Tracts: 000100, 000201, 000202, 001803, 001804, 002001, 002002, 002101, 002102, 002201, 002202, 002301, 002302, 002400, 002501, 002502, 002600, 002701, 002702, 002801, 002802, 002900, 003000, 003100, 003200, 003301, 003302, 003400, 003500, 003600, 003700, 003800, 003900, 004001, 004002, 004100, 004201, 004202, 004300, 004400, 004500, 004600, 004700, 004801, 004802, 004901, 004902, 005000, 005100, 005210, 005220, 005301, 005302, 005401, 005402, 005501, 005502, 005600, 005701, 005702, 005800, 005900, 006001, 006020, 006100, 006201, 006202, 006301, 006302, 006410, 006510, 006600, 006710, 006801, 006802, 006804, 006900, 007010, 007100, 007200, 007301, 007302, 007304, 007308, 007401, 007404, 007406, 007407, 007408, 007409, 007430, 007502, 007503, 007504, 007601, 007603, 0077604, 007605, 007703, 007707, 007708, 007709, 007803, 007804, 007807, 007808, 007809, 007860, 007901, 007903, 008001, 008002, 008110, 008200, 008301, 008302, 008402, 008410, 008510, 008600, 008701, 008702, 008802, 008803, 008804, 008903, 008904, 008905, 009001, 009002, 009102, 009110, 009203, 009210, 009240, 009501, 009601, 009602, 009603, 009604, 009700, 009803, 009804, 009805, 009806, 009807, 009808, 009809, 009810, 009820, 009901, 009902, 009903, 009904, 009905, 009906, 009907.

The boundaries of these census tracts are formed by the DC political boundary with Maryland and Virginia, and the following: MacArthur Boulevard NW, 44th Street NW, Reservoir Road NW, 35th Street NW, Whitehaven Street NW, Rock Creek, Sherrill Drive NW, Aspen Street NW, Georgia Avenue NW, Missouri Avenue NW, Madison Street NW, Kansas Avenue NW, Nicholson Street NW, Blair Road NW, N. Capitol Street NW, Gallatin Street NE, Metro rail road tracks, Hamlin Street NE, 14th Street NE, and Rhode Island Avenue NE.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

2769	2	SSA BALTIMORE BALTIMORE, MD	Underserved area	\$237,606,287.00	61,764	631,265
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FIELD OF MEMBERSHIP: Persons who live, work, worship or go to school in, businesses and other legal entities located in that section of the City of Baltimore, Maryland, bounded by State Route 144 (a.k.a. Frederick Avenue) and Baltimore City line to U.S. Route 1 (a.k.a. Belair Road) to Glenmore Avenue to State Route 147 (a.k.a. Hartford Road) to the E. Northern Parkway to Laurelton Avenue to the Baltimore City line to State Route 41 (a.k.a. Perring Parkway) to Herring Run Creek to E. Cold Spring Lane to The Alameda to Woodbourne Avenue to York Road to E. Cold Spring Lane to N. Charles Street to Wyndhurst Avenue to Stoney Run Creek to W. 36th Street to Elm Avenue to W. 37th Street to State Route 25 (a.k.a. Falls Road) to W. 41st Street to Interstate 83 (a.k.a. Jones Falls Expressway) to W. Cold Spring Lane to Greenspring Avenue to W. Rogers Avenue to Pimlico Road to Cross Country Boulevard to Glen Avenue to State Route 129 (a.k.a. Park Heights Avenue) to Baltimore City line to Dead Run Brook to Lozear Road to Rokeby Road to N. Woodington Road to Interstate 40 (a.k.a. Edmondson Avenue) to Uplands Parkway to N. Beechfield Avenue to S. Beechfield Avenue to State Route 144 (a.k.a. Frederick Avenue) to Baltimore City line; and excludes the Port Covington State Empowerment Zone bounded by the Chesapeake Bay to Light Street to E. Cromwell Street to Interstate 95 to Light Street to E. Fort Avenue to Riverside Avenue to Warren Avenue to the Inner Harbor and Patapsco Bay.

Multiple Common Bond Expansion

22159	3	MED-HEALTH FORT LAUDERDALE, FL	Occupational	\$15,953,159.00	7,600	639
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FIELD OF MEMBERSHIP: Employees of KOS Pharmaceuticals, Inc. who work in or are paid from Miami, Florida;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

11263	3	SHREVEPORT SHREVEPORT, LA	Associational	\$46,320,740.00	32,000	652
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FIELD OF MEMBERSHIP: Voting members of the District One United Council of Hope in Shreveport, LA, who qualify for membership in accordance with its charter and bylaws in effect on October 9, 2002.

15457	3	THE SOUTHERN FAYETTEVILLE, GA	Occupational	\$125,108,499.00	63,955	800
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FIELD OF MEMBERSHIP: Employees of Photocircuits Corporation who work in or are paid from Peachtree City, GA.

22458	3	SHARONVIEW CHARLOTTE, NC	Occupational	\$424,337,857.00	100,000	1,200
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FIELD OF MEMBERSHIP: Employees of Black & Decker (U.S.) Inc. who work in, or are paid or supervised from Fayetteville, NC.

18297	3	COASTAL RALEIGH, NC	Occupational	\$1,106,572,722.00	154,000	1,800
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FIELD OF MEMBERSHIP: Employees of GKN Automotive, Inc. who are paid from Mebane, North Carolina;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

15457	3	THE SOUTHERN FAYETTEVILLE, GA	Associational	\$125,108,499.00	63,955	2,008
FIELD OF MEMBERSHIP: Employees of U.S. Department of Transportation, Transportation Security Administration who work in or are supervised from College Park, GA.						
12977	3	MARINE JACKSONVILLE, NC	Associational	\$373,491,998.00	145,000	2,500
FIELD OF MEMBERSHIP: Voting members of the White Oak River District, East Carolina Council, BSA located in Stella, North Carolina, who qualify for membership in accordance with its charter and bylaws in effect on October 8, 2002;						
12570	3	UNIVERSITY OF LOUISIANA LAFAYETTE, LA	Occupational	\$22,060,499.00	5,850	15,000
FIELD OF MEMBERSHIP: Students attending the University of Louisiana at Lafayette in Lafayette, LA.						
24668	3	UNIVERSITY OF SOUTHERN MISSISSIPPI HATTIESBURG, MS	Associational	\$15,951,710.00	25,000	15,487
FIELD OF MEMBERSHIP: Voting members of the University of Southern Mississippi Alumni Association in Hattiesburg, MS, who qualify for membership in accordance with its charter and bylaws in effect on April 30, 2002.						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

24404	3	CAROLINA COLLEGIATE COLUMBIA, SC	Occupational	\$48,677,514.00	25,000	30,832
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FIELD OF MEMBERSHIP: Students attending Midland Technical Collage headquartered Columbia, South Carolina

2149	3	FINANCIAL MIAMI, FL	Occupational	\$39,646,735.00	65,000	39,547
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FIELD OF MEMBERSHIP: Employees of Office Depot, Inc., who work in, are paid from, or are supervised from the headquarters in Delray Beach, Florida;

Community Conversion

22530	3	FLORENCE EDUCATORS FLORENCE, SC	Community	\$18,706,342.00	12,000	125,761
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, an businesses and other legal entities located in Florence County, South Carolina; (App. 10/11/02)

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

6774	3	COOSA PINES CHILDERSBURG, AL	Underserved area	\$128,238,180.00	12,050	50,009
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businsses and other legal entities located in St. Clair County, Alabama, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

6774	3	COOSA PINES CHILDERSBURG, AL	Underserved area	\$128,238,180.00	12,050	98,422
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businsses and other legal entities located in Clay, Coosa & Talladega Counties, Alabama, a multiple contiguous underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Community	\$811,340,277.00	320,425	181,733
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community of Lexington and Richland Counties, South Carolina an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

Prescribed Underserved Community:

Beginning at the North East corner of Richland County, follow the Wateree River south to the Congaree River. Then take the Congaree River west to Pine Plain Road. Go south on Pine Plain Road, approximately 3 miles past Mack St. At this point, use the invisible boundary of Lexington County to Branham Branch River. Follow this to Big Beaver Creek. Continue following to the county line, shared with Orangeburg County line. Go west to North Fork Edisto River. Follow the river all the way to Merritts Drive. Go north on Merritts Drive to Pond Branch Road, which turns into Platt Springs Rd. Go east on Ramblin Road, and then go southeast towards Edmunch Hwy, and Gator Road, which turn into Busbee Road. At the intersection of Busbee Road and Seaboard Coast Line Rail Road, go north to the Charleston Highway, then southeast to Dry Creek. Follow Dry Creek north, back to the Seaboard Coast Line Rail Road, which runs into Taylor Rd. Go west to the Southern Rail Road. Follow the Southern Rail Road southwest to I-26, then go I-26 north to Sunset Blvd. Go east on Sunset Blvd. to the unnamed creek. This creek runs into the Saluda River, which flows into the Broad River, running north. Follow Broad River north to Burgess Creek. Burgess Creek runs east until it intersects with Heyward Brockington Road, going northeast. Continue on Heyward Brockington Road until it intersects with Church Road, which turns into Fairfield Road. Follow Fairfield Road until it intersects with I-20. From I-20 east, go to Farrow Road. Turn north on Farrow Road until it intersects with Parklane Road. From Parklane Road, go west back to Farrow Road. Turn south on Farrow Road to Westmore Drive going east. Westmore Drive runs into Humphrey Street and Risley Street before intersecting with Two-Notch Road. Go southwest on Two-Notch Road to Pinestraw Road. Continue on Pinestraw Road to Fernwood Road until it runs into Trenholm Road. From Trenholm Road going south, go west to Beltline Blvd. From Beltline Blvd., go to Devine Street. Follow Devine Street east to Gills Creek. From Gills Creek, go south to the CSX Rail Road. Continue east all the way to Toms Creek until it turns into Congress Road. Congress Road dead-ends at Leesburg Road. Follow Leesburg Road west, then go north until it runs into Percival Road. Percival Road turns into Screaming Eagle Road, which runs into McCords Ferry Road. Go north on McCords Ferry Road to the invisible boundary at Kershaw County.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

Multiple Common Bond Expansion

17555	4	STEEL VALLEY CLEVELAND, OH	Occupational	\$22,777,186.00	20,000	700
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FIELD OF MEMBERSHIP: Employees of CITY OF LAKEWOOD who work in LAKEWOOD, OH.

21100	4	UNION TRADES PARKERSBURG, WV	Associational	\$9,092,332.00	1,500	750
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FIELD OF MEMBERSHIP: Voting members of the BOILERMAKERS LOCAL 667 in WINFIELD, WV, who qualify for membership in accordance with its charter and bylaws in effect on August 19, 2002.

8667	4	CP JACKSON, MI	Associational	\$219,380,674.00	67,343	1,084
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FIELD OF MEMBERSHIP: Voting members of the MICHIGAN STATE UNIVERSITY EXTENSION-JACKSON COUNTY 4-H YOUTH PROGRAM in JACKSON, MI, who qualify for membership in accordance with its charter and bylaws in effect on 11/02/92.; and Michigan State University Extension-Jackson County 4-h Youth Program

21100	4	UNION TRADES PARKERSBURG, WV	Associational	\$9,092,332.00	1,500	2,700
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FIELD OF MEMBERSHIP: Voting members of the INTERNATIONAL UNION OF OPERATING ENGINEERS, LOCAL NO. 132 in CHARLESTON, WV, who qualify for membership in accordance with its charter and bylaws in effect on August 19, 2002.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

1682	4	EVANSVILLE TEACHERS EVANSVILLE, IN	Occupational	\$351,555,381.00	43,000	5,000
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FIELD OF MEMBERSHIP: Students attending Ivy Tech State College in Evansville, Indiana.

8384	4	CATHOLIC PARISHES LIVONIA, MI	Associational	\$40,978,874.00	22,000	34,286
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FIELD OF MEMBERSHIP: Parishioners and employees of the following parishes in the Northwest Wayne County Vicariate of the Detroit Archdiocese: Our Lady of Loretto in Redford, Michigan; Resurrection in Canton, Michigan; St. Agatha in Redford, Michigan; St. John Newmann in Canton, Michigan; St. Robert Bellarmine in Redford, Michigan; and St. Thomas A. Becket in Canton, Michigan.

Underserved

8791	4	CITY OF HUNTINGTON HUNTINGTON, WV	Underserved area	\$24,067,930.00	5,800	42,903
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in and businesses and other legal entities located in the underserved area comprised of Wayne County, West Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

8791	4	CITY OF HUNTINGTON HUNTINGTON, WV	Underserved area	\$24,067,930.00	5,800	62,319
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area comprised of Lawrence County, Ohio.

8791	4	CITY OF HUNTINGTON HUNTINGTON, WV	Underserved area	\$24,067,930.00	5,800	96,784
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area comprised of Cabell County, West Virginia.

Multiple Common Bond Expansion

24229	5	STARTRUST HOUSTON, TX	Occupational	\$49,261,475.00	90,000	550
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FIELD OF MEMBERSHIP: Employees of Hyatt Regency Houston who work in Houston, TX.

1747	5	ARIZONA PHOENIX, AZ	Associational	\$1,028,475,608.00	588,000	700
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FIELD OF MEMBERSHIP: voting members of the Veterans of Foreign Wars Post 7968 in Apache Junction, AZ, who qualify for membership in accordance with its charter and bylaws in effect on October 10, 2002

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

24524	5	TINKER TINKER AFB, OK	Occupational	\$1,126,260,391.00	500,000	1,000
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FIELD OF MEMBERSHIP: Employees of Advance Food Company who work in, or are paid or supervised from Enid, OK.

3238	5	DESERT SCHOOLS PHOENIX, AZ	Occupational	\$1,727,625,720.00	777,172	1,900
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FIELD OF MEMBERSHIP: Employees of Gila River Gaming Enterprises, Inc. who work in Arizona and Gila River Gaming Enterprises, Inc.

24481	5	IRVING CITY EMPLOYEES IRVING, TX	Occupational	\$29,182,901.00	4,250	4,000
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FIELD OF MEMBERSHIP: employees of the Irving Independent School District who work in Irving, Texas

Community Conversion

20503	5	IBEW LOCAL 479 BEAUMONT, TX	Community	\$9,202,353.00	3,000	252,051
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within Jefferson County, Texas

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

14091	5	HOUSTON SUGARLAND, TX	Underserved area	\$204,617,502.00	38,224	549
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Houston, Texas as described by the following boundaries: Beginning at the intersection of West Loop 610 South and Beechnut Street, east along Beechnut Street to its intersection with the Southern Pacific Railroad tracks, then south along the Southern Pacific Railroad tracks to its intersection with Braes Bayou, then southwest along Braes Bayou to its intersection with West Loop 610 South, then north along West Loop 610 South to its intersection with Beechnut Street.

14091	5	HOUSTON SUGARLAND, TX	Underserved area	\$204,617,502.00	38,224	21,261
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Fort Bend County, Texas as described by the following boundaries: Beginning at the intersection of U.S. Highway 59 South and Spur 529, northeast along Spur 529 as it becomes Avenue H to its intersection with State Highway 36, then northwest along State Highway 36 (approximately 1.1 miles) to an unidentified stream running southwest-northeasterly, then northeast along this unidentified stream to its confluence with the Brazos River, then following the Brazos River eastwardly to its intersection with US Highway 90 Alternate, then east along U.S. Highway 90 Alternate to its intersection with State Highway 6, then southeast along State Highway 6 to its intersection with U.S. Highway 59 South, then southwest along U.S. Highway 59 South to its intersection with the Brazos River, then following the Brazos River westward to its intersection with Jackson Street (U.S. Highway 90 Alternate), then southwest along Jackson Street to its intersection with 11th Street (Thompson Road/FM 762), then south along 11th Street to its intersection with Avenue I (FM 2218 then FM 1640), then west along Avenue I to its intersection with Millie Street, then north along Millie Street to its intersection with Avenue H (U.S. Highway 90 Alternate), then west along Avenue H to its intersection with 1st Street (State Highway 36), then south along First Street to its intersection with U.S. Highway 59 South, then west along U.S. Highway 59 South to its intersection with Spur 529

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

9998	5	NAVY ARMY CORPUS CHRISTI, TX	Underserved area	\$227,663,117.00	37,150	31,549
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Kleberg County, Texas

9998	5	NAVY ARMY CORPUS CHRISTI, TX	Underserved area	\$227,663,117.00	37,150	32,359
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the underserved area of Bee County, Texas

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

5905	5	DALLAS DALLAS, TX	Underserved area	\$30,192,066.00	7,579	63,243
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area consisting of a portion of the City of Dallas, Texas, defined by the following boundaries (10/14/02):

beginning at the intersection of Storey Lane and Texas Highway 354
proceeding southeast on Highway 354 to Inwood Road
then northeast on Inwood Road to Maple Avenue
then southeast on Maple Avenue to North Dallas Tollway
then north on North Dallas Tollway to Cedar Springs Road
then southeast on Cedar Springs Road to Turtle Creek Boulevard
then northeast on Turtle Creek Boulevard to Stonebridge Drive
then northeast on Stonebridge Drive to N. Fitzhugh Avenue
then west on N. Fitzhugh Avenue to Abbott Avenue
then northeast on Abbott Avenue to Beverly Drive
then east on Beverly Drive to North Central Expressway
then southwest on North Central Expressway to N. Henderson Drive
then southeast on N. Henderson Drive to Willis Avenue
then east on Willis Avenue to McMillon Avenue
then south on McMillon Avenue to Belmont Avenue
then east on Belmont Avenue to Greenville Avenue
then north on Greenville Avenue to Vickery Boulevard
then east on Vickery Boulevard to Skillman Street
then south on Skillman Street to Bryan Parkway
then northeast on Bryan Parkway to Oram Street
then east on Oram Street to Abrams Road
then south on Abrams Road to Junius Street
then southwest on Junius Street to N. Beacon Street
then southeast on N. Beacon Street to Columbia Avenue
then southwest on Columbia Avenue to S. Fitzhugh Avenue
then southeast on S. Fitzhugh Avenue to Willow Avenue
then southwest on Willow Street to S. Hill Avenue
then east on S. Hill Avenue to Interstate 30
then southwest on Interstate 30 to the Santa Fe Railroad

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

following the Santa Fe Railroad in a generally southwest direction to the Trinity River
then following the Trinity River generally north to Elm Fork Trinity River
then following Elm Fork Trinity River generally north to Storey Lane
then northeast on Storey Lane to the beginning point at its intersection with Texas Highway 354

177	5	SHELL EMPLOYEES HOUSTON TEXAS HOUSTON, TX	Underserved area	\$227,017,704.00	50,000	363,153
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the following underserved area in Houston, Texas: Beginning at the junction of I-610 and Westheimer, heading north on I-610 West Loop to I-610 North Loop, heading east on I-610 North Loop to I-610 East Loop, heading south on I-610 East Loop to I-610 South Loop, heading west on I-610 South Loop to South Main Street, heading north on South Main Street to Wheeler, heading west on Wheeler to Spur 527, heading south on Spur 527 to Highway 59, heading south on Highway 59 to South Shepherd, heading north on South Shepherd to Westheimer, heading west on Westheimer to the beginning point.

Single Common Bond Expansion

11901	6	CFLA HACIENDA HEIGHT, CA	Occupational	\$7,914,959.00	6,000	1,900
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FIELD OF MEMBERSHIP: Employees of Con-Way Western Express, a division of Consolidated Freightways, who work in San Diego, Los Angeles, Orange and San Bernardino Counties, California, Oxnard, and Santa Maria, California, Phoenix and Tucson, Arizona, Albuquerque, New Mexico, North Platte, Nebraska, and Las Vegas, Nevada.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

Multiple Common Bond Expansion

5912	6	DENALI ALASKAN ANCHORAGE, AK	Associational	\$239,476,405.00	80,000	811
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FIELD OF MEMBERSHIP: Voting members of the NAMI Alaska in Anchorage, Alaska who qualify for membership in accordance with its charter and bylaws in effect on February 26, 1996; employees and volunteers of NAMI Alaska who work in Anchorage, Alaska;

1999	6	LOCKHEED BURBANK, CA	Occupational	\$1,444,543,344.00	146,621	1,000
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FIELD OF MEMBERSHIP: Employees of JT3, LLC who work in or are paid from Edwards Air Force Base, CA.

21288	6	RITE CHOICE WILSONVILLE, OR	Associational	\$12,618,507.00	35,000	1,050
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FIELD OF MEMBERSHIP: Members of St. Francis Catholic Church in Sherwood, OR.

Community Expansion

11652	6	GOLDEN VALLEY MANTECA, CA	Community	\$15,666,410.00	50,000	11,155
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, attend school in, and businesses and other legal entities located in the Manteca School District, and the Ripon School District in San Joaquin County, California; (expanded 10/22/02)

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

4779	6	SIMPSON COMMUNITY SHELTON, WA	Community	\$125,573,156.00	35,000	116,599
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FIELD OF MEMBERSHIP: Persons who live, work worship, or attend school in or other legal entities located in Grays Harbor and Mason Counties, Washington.

Community Conversion

7260	6	RARIN STOCKTON, CA	Community	\$4,515,707.00	3,500	1,000
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the Port of Stockton, California, bounded on the north by the intersection of the Burns Cutoff and the San Joaquin River, proceeding west along the San Joaquin River to the Stockton Deep Water Channel, proceeding west along the Stockton Deep Water Channel to the intersection of Interstate 5, proceeding south along Interstate 5 to the intersection of Charter Way, proceeding east along Charter Way to the intersection of the San Joaquin River, proceeding east along the San Joaquin River to the intersection of Burns Cutoff, proceeding east along Burns Cutoff to the intersection of the San Joaquin River;

10101	6	LES BOIS BOISE, ID	Community	\$23,640,575.00	20,158	196,411
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the City of Boise and Garden City, Idaho;

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$617,442,613.00	100,076	8,520
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community located in Rosemont, Illinois: The area bounded by the intersection of Northwest Tollway (Interstate 90) and Busse Road, go southeast on Northwest Tollway (Interstate 90) to South Mt. Prospect Road, go south on South Mt. Prospect Road .2 miles, continue south along an imaginary line .3 miles to Higgins Creek, go east on Higgins Creek to Willow Creek, continue east on Willow Creek to Mannheim Road (Route 45), go south on Mannheim Road (Route 45) to Irving Park Road, go west on Irving Park Road .29 miles to an imaginary point, go south on an imaginary line .3 miles, go east on an imaginary line .42 miles to Mannheim Road (Route 45), go south on Mannheim Road (Route 45) to Grand Avenue, go west on Grand Avenue to County Line Road (Cook and DuPage County border), go north on County Line Road to East Green Street, continue north and then west along the Cook and DuPage County border to East Devon Avenue, continue west on East Devon Avenue to Busse Road, go north on Busse Road to its intersection with the Northwest Tollway (Interstate 90).

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

7835	6	SCE EL MONTE, CA	Underserved area	\$289,828,624.00	58,053	172,258
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: Census Tracts 400602, 404200, 404300, 404500, 404600, 404700, 404800, 404900, 405200, 407000, 407200, 407600, 407700, 408132, 408202, 408301, 430101, 430102, 431001, 431100, 431200, bounded by the intersection of Ramona Blvd, and the San Gabriel River, proceed south along the San Gabriel River 2.0 miles, then turn left off pavement, cross the San Gabriel Freeway, and continue off pavement southeast until connecting with Obar Drive, turn right at Obar Dr, proceed 0.1 miles, and turn left at San Angelo Avenue and proceed 0.1 miles, turn right at Don Julian Road, proceed 0.5 miles, Don Julian Road turns into East Don Julian Road, proceed 0.5 miles, and turn right at 4th Avenue, proceed 0.6 miles, crossing San Jose Creek and just south of San Jose Creek turn left off pavement and proceed 0.5 miles off pavement, turn right at 8th Avenue, proceed 0.09 miles, and turn left at Clark Avenue, proceed 1.04 miles, turn right at Tumbull Canyon Road and proceed 0.3 miles, turn left at Gale Avenue and proceed 0.6 miles, turn left at Larchwood Avenue and proceed 0.25 miles, turn right at Clarkgrove Street and proceed 0.2 miles, continue off pavement, crossing Hacienda Boulevard, continue back onto Clarkgrove Street and proceed 0.2 miles, turn right at South Pontanova Avenue and proceed 0.2 miles, turn left at Gale Avenue and proceed 0.7 miles, turn right at Fieldgate Avenue and proceed 0.3 miles, turn left just north of State Highway 60 West, head off pavement east southeast 1.03 miles just north of the on-ramp, turn left at South Azusa Avenue and proceed 0.45 miles, continue straight north onto Anaheim Puente Road and proceed 0.3 miles, head north off pavement, turn right just south of Valley Boulevard, proceed 0.26 miles, turn left at North Pass and Covina Road and proceed 0.3 miles, turn right at East Salais Street and proceed 0.4 miles, turn right at South Hambleton Avenue and proceed 0.2 miles, turn left off pavement and head west 0.13 miles, turn right off pavement head south 0.12 miles, turn left at Valley Boulevard and proceed east 0.25 miles, turn left off pavement just before Grand Avenue and proceed north 0.1 miles, turn right off pavement, head due east 0.05 miles, turn left at Grand Avenue and proceed 0.4 miles, turn left off pavement just before Arizona Street and proceed due west 0.08 miles, turn right still off pavement, proceed 0.1 miles to bend in Wellford Drive, head north on Wellford Drive and proceed 0.1 miles and head straight off pavement onto South Kirnberry Drive and proceed 0.2 miles, continue straight off pavement 0.3 miles, continue on Camino Grande and proceed 0.13 miles, turn left at East Temple Avenue and proceed 0.3 miles, turn left at North Azusa Avenue and proceed 0.6 miles, turn right just south of Industry Hills Parkway, head off pavement west 0.65 miles into Dwight D. Eisenhower Golf Course, turn left, still off pavement and proceed south 0.12 miles, turn right at Main Street and proceed 0.4 miles, turn right off pavement, follow the west edge of Dwight D. Eisenhower Golf Course north 0.34 miles, turn left, still off pavement north of Pleasanthome Drive, head due west 0.36 miles, turn right, still off pavement north of Banbridge Ave, head north 0.28 miles, turn right at East Hill

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

Street and proceed 0.07 miles, turn left at the service road and proceed 0.1 mile, turn right at Temple Avenue and proceed 0.3 miles, turn left at Graydiff Avenue and proceed 0.4 miles, turn left at Glenhope Drive, and proceed 0.2 miles, turn right off pavement to connect with Aileron Avenue and proceed 0.5 miles, turn left at Fairgrove Avenue and proceed 0.52 miles, veer left at Unruh Avenue and proceed 0.78 miles, turn right at Temple Avenue and proceed 0.73 miles, turn left at Sunset and proceed 0.34 miles, turn right at Nelson Avenue and proceed 1.04 miles, turn right at Puente Avenue and proceed 1.58 miles, turn right at East Francisquito Avenue and proceed 0.1 miles, turn left at South Mayland Avenue and proceed 0.2 miles, turn right off pavement and proceed east 0.13 miles, turn left, still off pavement, head northeast 0.13 miles, turn left and proceed 0.2 miles northwest, crossing South Siesta Avenue and South Halinor Avenue, turn right at North Puente Avenue and proceed 0.04 miles, turn right off pavement and proceed southeast 0.04 miles, turn left at Garvey Avenue and proceed 0.06 miles, turn left off pavement and proceed northwest 0.04 miles, turn right at North Puente Avenue and proceed 0.04 miles, turn right off pavement, proceed 0.08 miles, continue straight onto Garden View Lane, proceed 0.07 miles continue straight off pavement 0.08 miles, turn right at South Ardilla Avenue and proceed 0.12 miles, continue straight off pavement 0.23 miles, crossing Merced Avenue and I-10, continue straight onto North Ardilla Avenue and proceed 0.07 miles, turn left at West Cedarwood Street and proceed 0.17 miles, turn right at Puente Avenue and proceed 0.12 miles, turn right at Dutch Lane and proceed 0.17 miles, turn left at North Ardilla Avenue and proceed 0.47 miles, turn right at Mayland Avenue, continue off pavement 0.15 miles, turn left at North Morris Avenue and proceed 0.26 miles, turn right at Root Street (Puente Ave), proceed 0.07 miles, turn left at North La Sena Ave and proceed 0.25 miles, turn left off pavement just south of West Badillo St and proceed 0.07 miles, turn right, still off pavement, proceed 0.23 miles, turn left at West San Bernadino Street and proceed 0.23 miles, turn right off pavement just before Puente Ave and proceed 0.22 miles, turn right at Los Angeles Street and proceed 0.33 miles, continue off pavement straight 0.35 miles, turn right, still off pavement at end of Edna Place, proceed 0.05 miles, turn left at end of Ballentine Place onto Ballentine Place, proceed 0.15 miles, turn left at North Irwindale Avenue, proceed 0.12 miles, turn left just north of Edna Place, proceed off pavement 0.17 miles, turn right, still off pavement, and proceed 0.2 miles straight north, turn right at East Cypress Street and proceed 0.4 miles east, turn left off pavement and proceed 0.17 miles north, turn right facing northeast and proceed, still off pavement, 0.27 miles, turn left at Vincent Avenue, proceed 0.5 miles north, turn right at East Arrow Highway, proceed east 1.5 miles, turn left at North Cerritos Avenue and proceed north 1.0 miles, turn right at Foothill Freeway and proceed 1.04 miles, turn left at South Barranca Avenue and proceed north 0.5 miles, turn left at East Alostia Avenue and proceed 1.04 miles west, merge left onto Foothill Boulevard and proceed west 0.3 miles, turn right at North Pasadena Avenue and proceed north 0.4 miles, turn right at East 10th Street and proceed one block east, turn left at North Old Mill Road and proceed one block north, turn left at East 11th Street and proceed one block west, turn right at North Pasadena Avenue, continue following this road 0.25 miles as it turns west into East 13th Avenue, proceed 0.15 miles, turn right at North Dalton Avenue, proceed north

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

0.16 miles, turn left at East Sierra Madre Avenue, proceed west 0.2 miles, turn left at North San Gabriel Avenue, proceed south 0.25 miles, turn right at West 12th Street, proceed west 0.2 miles, turn left at North Orange Avenue, proceed south 0.12 miles, turn right at West 11th Street, proceed west 0.2 miles, turn left at North Vernon Avenue, proceed south 0.33 miles, turn right at West 8th Street, proceed west 0.2 miles, turn left at Georgia Place, proceed south 0.1 miles, turn right at Industrial Street, proceed one block west, turn left at North Coney Avenue, proceed one block south, turn left at West Foothill Boulevard, proceed east 0.75 miles, turn right at State Highway 39, proceed south 1.34 miles, turn right at West Gladstone Street, proceed 1.74 miles, turn right off pavement west of Irwindale Avenue, proceed 0.5 miles north, turn right at 1st Street, proceed 0.26 miles, continue off pavement past Irwindale Avenue 0.24 miles, turn left, still off pavement, and proceed north 1.29 miles, crossing Foothill Boulevard, turn left, still off pavement, and proceed west 0.25 miles, turn left, still off pavement, and proceed southwest 0.54 miles, turn right at Huntington Drive, proceed northwest 0.3 miles, turn left off pavement, proceed southwest 0.08 miles, turn right, still off pavement, proceed northwest 0.12 miles, turn left at Femley Drive, proceed 0.19 miles, turn right at Central Avenue, proceed west 0.7 miles, turn left just past Foothill Freeway ramp off pavement and head south 0.27 miles, turn right, still off pavement, and head west 0.38 miles, turn right at Highland Avenue, proceed north 0.8 miles, turn left at Royal Oaks Drive, proceed west 0.73 miles, turn left off pavement just before Sierra Terrace, proceed south 0.25 miles, turn right at Huntington Drive, proceed west 0.63 miles, turn right at South Shamrock Avenue, proceed north 0.75 miles, turn left at Foothill Boulevard, proceed west 1.7 miles, turn left at North 5th Avenue, proceed south 0.38 miles, turn left at West Colorado Boulevard, proceed east 0.88 miles, turn right at South Magnolia Avenue, proceed 0.93 miles south, turn left at West Duarte Road, proceed one block east, turn right at Peck Road, proceed south 1.44 miles, turn right at East Live Oak Avenue, proceed east 0.1 mile, turn right off pavement and head southwest 0.12 miles, turn left, still off pavement, proceed southeast 0.16 miles, turn right, still off pavement, proceed southwest 0.28 miles, turn right, still off pavement, proceed northwest 0.25 miles, turn left at Peck Road, proceed 0.15 miles, turn left off pavement, proceed southeast 0.8 miles into the San Gabriel River follow the San Gabriel River south 1.74 miles to the intersection of East Ramona Dr;

Excluding the area bounded by the intersection of Ramona Boulevard and Stewart Avenue, proceed east on Ramona Boulevard 0.94 miles, turn left at Park Place, proceed north one block, turn left at Auction Avenue, proceed southwest one block, turn right at Alderson Avenue, proceed north two blocks, turn right at Los Angeles Street, proceed east one block turn left at Park Avenue, proceed north one block, continue off pavement straight north 0.27 miles, turn right at Olive Street, proceed 0.66 miles, turn left at Azusa Canyon Road, proceed north 0.5 miles, turn left at Arrow Highway, proceed west 1.27 miles continue as Arrow Highway turns into Live Oak Avenue, proceed 0.92 miles, turn left at the San Gabriel River, proceed due south 0.5 miles, turn left at Olive Street, proceed 0.5 miles, turn right at Stewart Avenue, proceed 0.5 miles, turn right at Los Angeles Street, proceed west one block, turn left at Cutler Avenue, proceed 0.25

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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miles, turn left at Palm Avenue, proceed east one block, turn right at Stewart Avenue, proceed south 0.3 miles to the starting intersection of Ramona Boulevard and Stewart Avenue;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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7835	6	SCE	Underserved area	\$289,828,624.00	58,053	268,281
		EL MONTE, CA				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:

Prescribed underserved community: Census Tracts 432200, 432400, 432700, 432800, 432900, 431100, 433200, 433300, 433400, 433500, 433601, 433602, 433700, 43800, 43399900, 434000, 480900, 481000, 481100, 481300, 481400, 481500, 481601, 481602, 481702, 481711, 481712, 482201, 482202, 482301, 482302, 482401, 482501, 500500, bounded by the intersection of I-605 and Ramona Boulevard, proceed west on Ramona Boulevard. 1.4 miles, turn right at Peck Road and proceed for 1.2 miles, turn left at Lower Azusa Road and proceed for 0.4 miles, turn right at Cedar Avenue and proceed for 0.3 miles, turn right at Cedar Circle, follow around to the left for 0.05 miles, leave street, head north to the Rio Hondo, turn left at the Rio Hondo, follow river southwest just past El Monte Airport 1.9 miles, turn right at end of airport, proceed off pavement to Railroad Drive, keep straight onto Bessie Avenue, proceed off pavement just north of Pitkin Street and Evansport Drive connecting with Grand Avenue, proceed off pavement to the intersection of South San Gabriel Boulevard and East Wedgewood Avenue for 3.4 miles, turn right onto South San Gabriel Boulevard, proceed north 0.2 miles, turn left at East Las Tunas Drive, proceed west 0.5 miles, continue straight as East Las Tunas Drive turns into West Las Tunas Drive, proceed west 0.6 miles, continue straight as West Las Tunas Drive turns into East Main Street, proceed southwest 1.6 miles, continue straight as East Main Street turns into West Main Street, proceed 0.6 miles, turn left at South Raymond Avenue, proceed 0.7 miles, cross West Mission Road, head southwest off pavement 0.1 miles, turn left at Front Street, proceed 0.15 miles, turn right at South Ethel Avenue, proceed 0.06 miles, head off pavement straight south 0.1 mile back onto South Ethel Avenue, proceed 0.5 miles, turn left at West Hellman Avenue, proceed 0.5 miles, turn right at Hathaway Avenue, proceed only 0.1 miles, turn left, head off pavement due east 0.03 miles, turn right, still off pavement, head due south 0.4 miles, turn left at West Garvey Avenue, proceed 0.5 miles, turn right at South McPherrin Avenue, proceed 0.4 miles, turn left at Harding Avenue, proceed 0.1 miles, turn right at South Ramona Ave, proceed 0.1 miles, turn left at East Graves Avenue, proceed east 2.0 miles, turn left at San Gabriel Boulevard, proceed north 0.6 miles, turn right at Garvey Avenue, proceed east 0.5 miles, turn right at Walnut Grove Avenue, proceed south 0.7 miles, turn left at Rush Street, proceed east only 0.1 mile, head northeast off pavement 0.2 miles, turn right, still off pavement and head due east 0.2 miles, still off pavement, turn left and head due north 0.2 miles, entering Whittier Narrows Golf Course, turn right and head due east 0.2 miles, turn right at the Diversion Channel, following the water south 3.7 miles, turn left at Beverly Boulevard, proceed 0.7 miles, turn right at State Highway 19, proceed 0.8 miles, turn right and head off pavement east southeast, skimming north boundary of Pico Rivera Golf Course 1.1 miles, turn left at San Gabriel River, proceed northeast 5.4 mi back to intersection of I-605 and Ramona Blvd;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	15	65
Number of Expansions Denied	0	8
Number of Expansions Deferred	2	17
Number of FCUs Receiving Expansions	6	26
Number of Potential Members Added	3647	40412

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1052	10043
Number of Expansions Denied	2	38
Number of Expansions Deferred	63	567
Number of FCUs Receiving Expansions	389	1119
Number of Potential Members Added	255943	1748457

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	5	21

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Thursday, October 31, 2002

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Denied	0	2
Number of Expansions Deferred	5	31
Number of FCUs Receiving Expansions	5	21
Number of Potential Members Added	1210986	4700053

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	8	80
Number of Expansions Denied	0	4
Number of Expansions Deferred	3	73
Number of FCUs Receiving Expansions	8	80
Number of Potential Members Added	1738844	20207087

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	54	357
Number of Expansions Denied	0	15
Number of Expansions Deferred	29	225
Number of FCUs Receiving Expansions	18	198
Number of Potential Members Added	3022561	20022905

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	157	2358
Number of Housekeeping Denied	0	4
Number of Housekeeping Deferred	14	124
Number of FCUs Receiving Housekeeping	39	261

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
845	1	BUFFALO CONRAIL CHEEKTOWAGA, NY	\$28,355,301.00	11730	BUFFALO NICKEL PLATE LACKAWANNA, NY	\$664,956.00	EXPANDED SERVICES

Continuing Field of

EMPLOYEES OF THE CONSOLIDATED RAIL CORPORATION (CONRAIL), NATIONAL RAILROAD PASSENGER CORPORATION (AMTRAK), CSXT RAILROAD, OR NORFOLK SOUTHERN RAILROAD WHO WORK IN OR HAVE HEADQUARTERS IN BUFFALO, NEW YORK; AND OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

Merging Field of Membership:

EMPLOYEES OF THE NORFOLK AND WESTERN RAILWAY COMPANY WHO WORK IN BUFFALO OR SLOAN, NEW YORK

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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24405	1	VERMONT BURLINGTON, VT	\$98,556,864.00	64027	EBC EMPLOYEES ST. ALBANS, VT	\$395,699.00	EXPANDED SERVICES
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Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN CHITTENDEN, GRAND ISLE, FRANKLIN, LAMOILLE, WASHINGTON, OR ADDISON COUNTIES, VERMONT.

Merging Field of Membership: EMPLOYEES OF EVEREADY BATTERY COMPANY, INC., ST. ALBANS, VERMONT.

16574	2	PATRIOT CHAMBERSBURG, PA	\$259,899,480.00	19022	CECO EMP CHAMBERSBURG, PA	\$251,266.00	LACK OF SPONSOR SUPPORT
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Continuing Field of A COMMUNITY CREDIT UNION SERVING PERSONS WHO LIVE, WORK, WORSHIP, OR GO TO SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES IN FRANKLIN COUNTY, FULTON COUNTY, OR BOROUGH OF SHIPPENSBURG, PENNSYLVANIA.

Merging Field of Membership: A SINGLE COMMON BOND CREDIT UNION SERVING THE EMPLOYEES OF CHAMBERSBURG ENGINEERING COMPANY WHO WORK IN CHAMBERSBURG, PENNSYLVANIA

66937	2	V B H EMP CREDIT UNION INC. LYNCHBURG, VA	\$2,142,755.00	66953	LYNCHBURG GENERAL CREDIT UNION LYNCHBURG, VA	\$1,563,564.00	EXPANDED SERVICES
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Continuing Field of STATE CHARTER: VIRGINIA BAPTIST HOSPITAL EMPLOYEES

Merging Field of Membership: STATE CHARTER: LYNCHBURG GENERAL HOSPITAL EMPLOYEES

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

3951	2	SOUTH JERSEY DEPTFORD, NJ	\$112,682,092.00	6475	OCEAN CITY EMPLOYEES OCEAN CITY, NJ	\$746,189.00	EXPANDED SERVICES
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Continuing Field of MULTIPLE GROUP
Merging Field of Membership: EMPLOYEES OF OCEAN CITY, NEW JERSEY

97076	3	ETOWAH STEELWORKERS GADSDEN, AL	\$157,213,838.00	62652	GOOSEPOND INDUSTRIAL SCOTTSBORO, AL	\$5,452,687.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF ETOWAH STEEL PLANT AND OTHER SEGS..
Merging Field of Membership: EMPLOYEES OF REVERE COPPER AND BRASS CORPORATION IN SCOTTSBORO, ALABAMA.

62587	3	C&O UNITED EDGEWOOD, KY	\$11,585,666.00	63195	TRANSIT FT WRIGHT, KY	\$916,478.00	POOR FINANCIAL CONDITION
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Continuing Field of EMPLOYEES OF CSX AND NUMEROUS SELECT EMPLOYER GROUPS.
Merging Field of Membership: EMPLOYEES PUBLIC TRANSPORATION IN BOONE, CAMPBELL, KENTON COUNTIES, KENTUCKY.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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68425	4	ILLIANA FINANCIAL CALUMET CITY, IL	\$107,130,575.00	68329	CHICAGOLAND CHICAGO HEIGHTS, IL	\$14,524,995.00	POOR MANAGEMENT T
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Continuing Field of

ANY PERSON WHO RESIDES, WORKS, OR WORSHIPS WITHIN ROUTE BOUNDARIES: NORTH TO ROUTE 176 TO LAKE MICHIGAN, SOUTH TO ROUTE 24, EAST TO ROUTE 421 TO LAKE MICHIGAN, WEST TO ROUTE 47. (FOM INCLUDES OVER 550 SEGS.)

Merging Field of Membership:

USPS COOK COUNTY, IL EMPLOYEES; OTHER USPS & UNION GROUPS; 4 SCHOOL RELATED GROUPS; BLOOM TWP., IL, CHICAGO HTS., IL, LYNWOOD, IL, AND FORD HTS., IL EMPLOYEES; 7 CHURCH GROUPS; 29 OTHER SEGS; CU EMP. ETC.

66448	4	EDUCATORS RACINE, WI	\$558,295,061.00	24565	JOCKEY KENOSHA, WI	\$4,923,738.00	LACK OF SPONSOR SUPPORT
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Continuing Field of

PUBLIC AND PRIVATE SCHOOL EMPLOYEES, ALL GOVERNMENTAL AND HEALTH CARE EMPLOYEES PLUS OTHER GROUPS AND ASSOCIATIONS IN MILWAUKEE, OZAUKEE, RACINE, WALWORTH, WASHINGTON, AND WAUESHA COUNTIES IN WISCONSIN.

Merging Field of Membership:

EMPLOYEES OF JOCKEY INTERNATIONAL, INC.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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61383	4	AUTO WORKERS MANSFIELD, OH	\$41,206,236.00	61074	MANSFIELD METRO MANSFIELD, OH	\$4,273,393.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF GENERAL MOTORS CORP., MANSFIELD PLANT; PROPHET FOODS CO.; LOCAL 549 U.A.W.; CU EMPLOYEES; FAMILY MEMBERS FROM ABOVE; AND PERSONS WHO, LIVE, WORK, WORSHIP IN RICHLAND COUNTY, OH.

Merging Field of Membership: EMPLOYEES OF MANSFIELD TIRE & RUBBER CO., AND WHOLLY OWNED SUBSIDIARIES; CU EMPLOYEES; IMMEDIATE FAMILY OF AFOREMENTIONED GROUPS;

5713	4	NATIONAL EMPLOYEES BLUEFIELD, WV	\$3,816,783.00	24198	PCH (WV) PRINCETON, WV	\$1,094,375.00	POOR FINANCIAL CONDITION
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Continuing Field of EMPLOYEES OF NATIONAL ELECTRIC SERVICE CORP, THE WEST VIRGINIA CU LEAGUE AND ITS EMPLOYEES, AND SEVERAL EMPLOYEE GROUPS WHO WORK IN BLUEFIELD AND PRINCETON, WEST VIRGINIA

Merging Field of Membership: EMPLOYEES, DOCTORS, MEDICAL STAFF, TECHNICIANS, AND VOLUNTEERS OF PRINCETON COMMUNITY HOSPITAL AND ST. LUKE'S HOSPITAL.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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60947	4	CONSUMERS PROFESSIONAL LANSING, MI	\$45,907,861.00	64039	WESLEY EATON RAPIDS, MI	\$5,289,960.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF CMS ENERGY CORP. AND SUBSIDIARIES IN CLARE, CLINTON, EATON, GRATIOT, INGHAM, IONIA, ISABELLA, LIVINGSTON, MECOSTA, MONTCALM AND OSCEOLA COUNTIES MICHIGAN; SEGS IN 25 MILE RADIUS OF BRANCH OFFICES...

Merging Field of Membership: MINISTERS, PERSONNEL, MEMBERS, OFFICIALS, AND ORGANIZATIONS AFFILIATED WITH WEST MICHIGAN CONFERENCE OF UNITED METHODIST CHURCH; CREDIT UNION EMPLOYEES; IMMEDIATE FAMILIES; AND ORGANIZATIONS OUTLINED ABOVE.

62563	5	NORTH STAR COMMUNITY MADDOCK, ND	\$57,234,638.00	64261	CAVALIER CAVALIER, ND	\$3,969,813.00	POOR FINANCIAL CONDITION
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Continuing Field of COMMUNITY OF PEOPLE WITHIN 50 MILE RADIUS OF MADDOCK, NORTH DAKOTA.

Merging Field of Membership: COMMUNITY OF PEOPLE WITHIN 50 MILE RADIUS OF CAVALIER, NORTH DAKOTA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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3454	5	COMMUNICATION OKLAHOMA CITY, OK	\$320,359,740.00	67808	ELECTRICAL WORKERS TOPEKA, KS	\$3,760,102.00	POOR FINANCIAL CONDITION
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Continuing Field of EMPLOYEES OF SOUTHWESTERN BELL TELEPHONE COMPANY WORKING IN OKLAHOMA CITY, OKLAHOMA, AND NUMEROUS OTHER SEGS.

Merging Field of Membership: EMPLOYEES OF WESTERN RESOURCES, INC., AND MEMBERS OF LOCAL IBEW 226 AND IBEW 304 IN TOPEKA, KANSAS.

6434	5	HERITAGE USA MIDLAND, TX	\$19,599,864.00	6094	MID-CONTINENT MIDLAND, TX	\$19,529,967.00	EXPANDED SERVICES
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Continuing Field of RESIDENTS OF MIDLAND COUNTY, TX

Merging Field of Membership: EMPLOYEES OF CONTINENTAL OIL COMPANY AND ITS SUBSIDIARIES IN MIDLAND, TX

16271	5	BAKER HUGHES HOUSTON, TX	\$12,459,234.00	20549	PORT CITY EMPLOYEES HOUSTON, TX	\$1,916,479.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF BAKER INTERNATIONAL CORPORATION AND ITS WHOLLY OWNED SUBSIDIARIES, THEIR SUBSIDIARY COMPANIES AND BAKER COMPANIES ACQUIRED IN THE FUTURE AND OVER 200 OTHER SELECT GROUPS IN THE HOUSTON AREA

Merging Field of Membership: EMPLOYEES OF CEMEX USA (08-16-02) (FORMERLY HOUSTON SHELL & CONCRETE CO.) WHO WORK IN OR ARE PAID FROM HOUSTON, TEXAS AND TWO OTHER GROUPS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

67076	6	MORONI FEED MORONI, UT	\$20,565,637.00	17161	FAIR FOUNT FAIRVIEW, UT	\$137,588.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OR PATRONS OF THE MORONI FEED COMPANY, AND ALL RESIDENTS OF SANPETE COUNTY, UTAH.

Merging Field of Membership: PERSONS WHO RESIDE OR WORK IN THAT PART OF SANPETE COUNTY, UT, WHICH LIES NORTH OF AN EAST-WEST LINE THREE MILES NORTH FROM THE MT. PLEASANT, UT, PO, EXCEPT TEACHERS/EMPLOYEES OF N. SANPETE SCHOOL DIST. WHO WORK IN BUT DO NOT RESIDE IN THE ABOVE AREA.

4220	6	SHELL SOUTHWEST LONG BEACH, CA	\$10,185,074.00	883	L. A. TEXACO BURBANK, CA	\$2,193,570.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF THE EQUILON ENTERPRISES LLC RECEIVING FUNCTIONAL SUPERVISION FROM VENTURA, CA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF TEXACO INC. AND TEXACO ALLIANCES (EQUILON ENTERPRISES LLC/EQUIVA SERVICES LLC/MOTIVA ENTERPRISES LLC) WHO WORK IN SPECIFIC LOCATIONS IN CA, NV, AZ, AK, AND HI.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

68373	6	FIRST ENTERTAINMENT	\$368,877,798.00	875	PARAMOUNT STUDIO	\$17,539,230.00	EXPANDED
		HOLLYWOOD, CA			EMPLOYEES		SERVICES
					HOLLYWOOD, CA		

Continuing Field of EMPLOYEES OF WARNER COMMUNICATIONS, INC. AND ITS SUBSIDIARY COMPANIES IN CALIFORNIA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES OF PARAMOUNT PICTURES CORP. WHO WORK IN OR ARE PAID FROM PARAMOUNT PICTURES STUDIOS IN LOS ANGELES COUNTY, CA; OFFICERS AND EMPLOYEES OF ASSOCIATED AND AFFILIATED CORPORATIONS OR INDEPENDENT PRODUCERS; AND EMPLOYEES OF MTV NETWORKS.

60024	6	PRIORITY ONE	\$125,835,784.00	68435	PROVIDENCE FIRST	\$16,151,593.00	EXPANDED
		SOUTH PASADENA, CA			BURBANK, CA		SERVICES

Continuing Field of PERSONS WHO LIVE OR WORK IN SANTA CLARITA VALLEY, CA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES AND EMPLOYERS OF PUBLIC OR PRIVATE HEALTH CARE BASED ENTITIES WITH A LOCATION IN LOS ANGELES, VENTURA, OR ORANGE COUNTIES, CALIFORNIA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Thursday, October 31, 2002

66703	6	WESCOM	\$2,217,678,000.0	19189	STEELCASE OF CALIFORNIA	\$1,245,613.00	EXPANDED
		PASADENA, CA			EMP		SERVICES
					TUSTIN, CA		

Continuing Field of

PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN LOS ANGELES, ORANGE, RIVERSIDE, SAN BERNARDINO, OR VENTURA COUNTIES, CA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership:

EMPLOYEES OF STEELCASE, INC., CA DIVISION, WHO WORK IN TUSTIN, CA; EMPLOYEES OF STEELCASE, INC. OF OR, OPERATING UNDER COMMON OWNERSHIP, WHO WORK IN PORTLAND, OR; SALESMEN OF THE ABOVE COMPANIES WHO ARE PAID FROM TUSTIN, CA.

CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
24548 / 68507	6	CALIFORNIA BEAR LOS ANGELES, CA	\$90,169,975	10/24/2002
8956 / 68506	6	SILICON VALLEY PALO ALTO, CA	\$95,386,084	10/8/2002

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
62889 / 24681	4	OSNOVA UKRAINIAN PARMA, OH	\$4,399,194	10/16/2002